ABSTRACT OF THE DISCLOSURE

An answering system includes a database of back-end customers, a database of

front-end customers, an exchange, terminals, a recording device, an interactive voice

responding device, a data bus, and a host. In response to receipt of a call from a front-end

5   customer by the exchange, the host transfers the call to the terminal so that the operator

can converse with the front-end customer, the recording device records the conversation

as a voice file and generates an associated index, the host searches the database of

back-end customers to find a reply address for the back-end customer based on the index,

and the host sends a reply message associated with the index to the back-end customer.

10   The system can provide answers to a customer's questions and/or complaints in a

substantially real time manner.